

**SUSAN WILD**  
7TH DISTRICT, PENNSYLVANIA

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**Congress of the United States**  
**House of Representatives**  
**Washington, DC 20515**

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June 24, 2021

The Honorable Maxine Waters  
Chairwoman  
House Financial Services Committee  
2129 Rayburn House Office Building  
Washington, DC 20515

The Honorable Patrick McHenry  
Ranking Member  
House Financial Services Committee  
4340 O'Neill House Office Building  
Washington, DC 20024

Dear Chairwoman Waters and Ranking Member McHenry,

Thank you for your continued leadership in your work to reauthorize the National Flood Insurance Program (NFIP). I write today to urge you to support stronger consumer affordability protections for homeowners in the authorization bill as well as robust homeowner outreach, support, and education.

As you know, floods are the most common natural disaster in the United States and the NFIP provides flood insurance protection for over 5 million Americans across the country. My constituents rely on the NFIP to provide them with quality, affordable flood insurance to protect their homes from the impact of flooding. Now, the Federal Emergency Management Agency (FEMA), as part of their administration of the NFIP, is rolling out Risk Rating 2.0, a program of adjusting premiums to match each homeowners' individual property risk more closely. On top of premiums rising due to the increase of flooding in recent years, Risk Rating 2.0 has the potential to increase premiums for many if not most homeowners. Under current law, NFIP premiums can increase as much as 18% per year for homeowners' primary residences and 25% for small businesses. Large premium increases have the potential to force many policy holders to abandon their policies, lapse into late payment status, or even lose their homes. I strongly urge you to cap rate increases on annual flood insurance premiums at no more than 9% in the NFIP reauthorization bill.

Further, I urge that the NFIP reauthorization ensure that homeowners who will pay less in premiums under Risk Rating 2.0 automatically see the changes without having to claim this savings and deal with any red tape. In addition, I ask the committee to support funding and include language to provide for a robust homeowner outreach and education program in advance of the rollout of the Risk Rating 2.0 and the NFIP reauthorization. Homeowners must be able to easily gain meaningful information about the program, the changes to their own policies, any available cost savings available to them, and receive clarity about what is and is not covered under their policy.

Finally, I ask that you strongly consider examining the NFIP claims processes for areas that could be improved and made more efficient and consumer friendly. Flood insurance is essential to protecting the homes and livelihoods of many American families. Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "Susan Wild". The signature is fluid and cursive, with a large initial "S" and a stylized "W" at the end.

Susan Wild  
Member of Congress